

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
)	
Joseph M. Panigall)	Case No. 18-24599 CMB
Sheila A. Panigall)	
<i>Debtors</i>)	Chapter 13
)	Docket No. 220
Joseph M. Panigall)	
Sheila A. Panigall)	
<i>Movants</i>)	
)	
vs.)	
)	
Ronda J. Winnecour, Trustee,)	
<i>Respondent</i>)	

CONSENT ORDER AMENDING CONFIRMATION ORDER DATED NOVEMBER 20, 2020

AND NOW, come the Debtor and the Chapter 13 Standing Trustee, through counsel, and aver the following:

WHEREAS:

1. This case was filed on November 28, 2018;
2. The Debtor sought an order permitting post-petition vehicle financing. That order was entered on October 31, 2022 at Doc. 204.
3. The Debtor was approved for financing through Clearview FCU. The monthly payment is \$449.00 and the first payment is due by May 6, 2023. The Debtor has provided the Trustee with the account number.
4. The Debtor has filed an amended plan to include the new obligation, and the confirmation hearing is scheduled for May 25, 2023 at 9:00 a.m.
5. The Debtor is desirous of making adequate protection payments pending confirmation of the newer amended plan.
6. The Trustee is expected to hold sufficient funds to make the adequate protection payments without impact on existing creditors.

IT IS AGREED AND ORDERED:

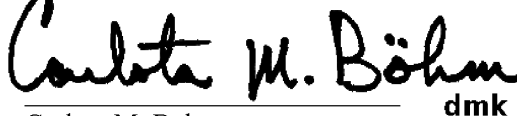
1. The November 20, 2020, order confirming Debtor's plan dated September 22, 2020 on a final basis, is hereby amended to include, under Part "1.K." the following: The Trustee is authorized to pay adequate protection payments to Clearview FCU in the monthly sum of \$449.00 beginning with the first payment due May 65, 2023 and each month thereafter until further Order of Court.
2. The Trustee is authorized to disburse this adequate protection payment in the next distribution cycle practicable and each monthly cycle thereafter pending confirmation of the pending plan.

Consented to:

/s/ Abagale Steidl
Abagale Steidl, Esq.
Attorney for Debtor

/s/ Kate DeSimone
Kate DeSimone, Esq.
Office of the Chapter 13 Trustee

So Ordered:


dmk

Carlota M. Bohm
United States Bankruptcy Judge

FILED
4/26/23 9:39 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Joseph M. Panigall
Sheila A. Panigall
Debtors

Case No. 18-24599-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 26, 2023

User: auto
Form ID: pdf900

Page 1 of 5
Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph M. Panigall, Sheila A. Panigall, 518 Salisbury Drive, Greensburg, PA 15601-6039
cr	+ Santander Bank, N.A., c/o Thomas A. Capehart, 33 S. Seventh Street, Allentown, PA 18101-2436
14956165	+ Hempfield Township Tax Collector, 938 Saint Clair Way, Greensburg, PA 15601-3550
14956169	+ Latrobe Federal Credit Union, 1812 Ligonier Street, Latrobe, PA 15650-2917
14956170	Ligonier Country Club, Rt 711 South, Country Club Road, Ligonier, PA 15658
14956178	Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
14989766	Wilmington Savings Fund Society d/b/a/ Christiana, C/O Select Portfolio Servicing, P.O Box 6525, Salt Lake City, UT 84165-0250

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 26 2023 23:56:35	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: bncnotifications@pheaa.org	Apr 26 2023 23:49:00	PHEAA, 1200 N 7th Street, Harrisburg, PA 17102-1444
14956141	+ Email/Text: bncnotifications@pheaa.org	Apr 26 2023 23:49:00	AES/PHEAA, Po Box 61047, Harrisburg, PA 17106-1047
14956142	+ Email/Text: bncnotifications@pheaa.org	Apr 26 2023 23:49:00	Aes/pheaa, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
14956144	+ Email/Text: ally@ebn.phinsolutions.com	Apr 26 2023 23:49:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
14961393	Email/Text: ally@ebn.phinsolutions.com	Apr 26 2023 23:49:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14956143	+ Email/Text: ally@ebn.phinsolutions.com	Apr 26 2023 23:49:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14956145	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 26 2023 23:56:31	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14956146	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 26 2023 23:56:17	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14969568	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 26 2023 23:55:36	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14988848	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 26 2023 23:55:34	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14956148	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 26 2023 23:55:32	Capital One Na, Attn: General

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Case Number	Action	From	Date/Time	To
14956147	+	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 26 2023 23:55:34	Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14978284		Email/PDF: bncnotices@becket-lee.com	Apr 27 2023 00:08:20	Capital One Na, Po Box 26625, Richmond, VA 23261-6625
15291681	+	Email/Text: bankruptcy@clearviewfcu.org	Apr 26 2023 23:50:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14956149	+	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 26 2023 23:49:00	Clearview Federal Credit Union, 8805 University Blvd., Moon Twp., PA 15108-4212
14956150	+	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 26 2023 23:49:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
14956151	+	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 26 2023 23:49:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14956152		Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 26 2023 23:49:00	Comenity Capital Bank/HSN, Po Box 182120, Columbus, OH 43218-2120
14956154	+	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 26 2023 23:49:00	Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
14956153	+	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 26 2023 23:49:00	Comenitybank/New York, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14956157	+	Email/PDF: creditonebknotifications@resurgent.com	Apr 26 2023 23:56:19	Comenitybank/New York, Po Box 182789, Columbus, OH 43218-2789
14956156	+	Email/PDF: creditonebknotifications@resurgent.com	Apr 26 2023 23:55:40	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
14956161		Email/Text: SAABankruptcy@fcbanking.com	Apr 26 2023 23:49:00	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
14956158	+	Email/Text: bnc-bluestem@quantum3group.com	Apr 26 2023 23:50:00	First Commonwealth Bank, Attn: Bankruptcy, Po Box 400, Indiana, PA 15701
14956160	+	Email/Text: SAABankruptcy@fcbanking.com	Apr 26 2023 23:49:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14956162	+	Email/PDF: ais.fpc.ebn@aisinfo.com	Apr 26 2023 23:56:20	First Commonwealth Bank, 601 Philadelphia St, Indiana, PA 15701-3952
14956163	+	Email/PDF: ais.fpc.ebn@aisinfo.com	Apr 26 2023 23:56:20	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14956164		Email/Text: crdept@na.firstsource.com	Apr 26 2023 23:50:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14956159		Email/Text: bnc-bluestem@quantum3group.com	Apr 26 2023 23:50:00	First Source Advantage, LLC, PO Box 628, Buffalo, NY 14240-0628
14968549		Email/Text: JCAP_BNC_Notices@jcap.com	Apr 26 2023 23:50:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
14956167	+	Email/Text: PBNCNotifications@peritussservices.com	Apr 26 2023 23:49:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14956168	+	Email/Text: PBNCNotifications@peritussservices.com	Apr 26 2023 23:49:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
15160134		Email/PDF: resurgentbknotifications@resurgent.com	Apr 26 2023 23:56:24	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
14966102		Email/PDF: resurgentbknotifications@resurgent.com	Apr 26 2023 23:56:22	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14956171	+	Email/PDF: resurgentbknotifications@resurgent.com	Apr 26 2023 23:56:38	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14956173	+	Email/PDF: resurgentbknotifications@resurgent.com		LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269

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Case Number	Event	Date/Time	Description
		Apr 26 2023 23:56:09	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14972583	Email/PDF: cbp@onemainfinancial.com		
		Apr 26 2023 23:56:29	ONEMAIN, PO BOX 3251, EVANSVILLE, IN, 47731-3251
14956176	+ Email/PDF: cbp@onemainfinancial.com		
		Apr 26 2023 23:56:28	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
14956175	+ Email/PDF: cbp@onemainfinancial.com		
		Apr 26 2023 23:55:31	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
14971905	+ Email/Text: bncnotifications@phea.org		
		Apr 26 2023 23:49:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14956179	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Apr 26 2023 23:55:49	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
14985934	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Apr 26 2023 23:55:50	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14957422	+ Email/PDF: rmscedi@recoverycorp.com		
		Apr 26 2023 23:55:52	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14956177	Email/PDF: gecsed@recoverycorp.com		
		Apr 26 2023 23:56:30	Paypal Credit, PO Box 71202, Charlotte, NC 28272-1202
14976738	+ Email/Text: ebnpeoples@grblaw.com		
		Apr 26 2023 23:49:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14956180	+ Email/PDF: rmscedi@recoverycorp.com		
		Apr 26 2023 23:56:36	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
14967519	+ Email/Text: JCAP_BNC_Notices@jcap.com		
		Apr 26 2023 23:50:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14985616	Email/Text: bnc-quantum@quantum3group.com		
		Apr 26 2023 23:50:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14985615	Email/Text: bnc-quantum@quantum3group.com		
		Apr 26 2023 23:50:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14990591	+ Email/Text: bncmail@w-legal.com		
		Apr 26 2023 23:50:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14956181	+ Email/Text: DeftBkr@santander.us		
		Apr 26 2023 23:50:00	Santander Bank, 450 Penn St, Reading, PA 19602-1011
14956182	+ Email/Text: DeftBkr@santander.us		
		Apr 26 2023 23:50:00	Santander Bank, Mail Code: MA1-MB3-01-21, 2 Morrissey Boulevard, Boston, MA 02125-3312
14989949	+ Email/Text: DeftBkr@santander.us		
		Apr 26 2023 23:50:00	Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563
14956184	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Apr 26 2023 23:50:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
14956183	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Apr 26 2023 23:50:00	Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
14956186	+ Email/PDF: gecsed@recoverycorp.com		
		Apr 26 2023 23:55:31	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14956185	+ Email/PDF: gecsed@recoverycorp.com		
		Apr 26 2023 23:56:16	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
14983968	Email/PDF: ebn_ais@aisinfo.com		
		Apr 26 2023 23:56:37	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14956187	Email/Text: bankruptcy@firstenergycorp.com		
		Apr 26 2023 23:50:00	West Penn Power, PO Box 3687, Akron, OH 44309-3687

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14986301 + Email/Text: bankruptcy@firstenergycorp.com

Apr 26 2023 23:50:00

West Penn Power, 5001 NASA Blvd, Fairmont,
WV 26554-8248

14989768 Email/Text: BKSPSElectronicCourtNotifications@spservicing.com

Apr 26 2023 23:50:00

Wilmington Savings Fund, et. al, C/O Select
Portfolio Servicing, P.O. Box 65250, Salt Lake
City, UT 84165-0250

TOTAL: 62

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		OneMain Financial
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14956166	*+	Hempfield Township Tax Collector, 938 Saint Clair Way, Greensburg, PA 15601-3550
14956172	*+	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
14956174	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14956155	##+	Consumer Capital Advocates, 3221 NW 10th Terrace, Suite 502, Fort Lauderdale, FL 33309-5942

TOTAL: 2 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2023 at the address(es) listed below:

Name	Email Address
Abagale E. Steidl	on behalf of Joint Debtor Sheila A. Panigall asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com
Abagale E. Steidl	on behalf of Debtor Joseph M. Panigall asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 2017-1 bnicholas@kmlawgroup.com
Kellie Rahl-Heffner	on behalf of Creditor Santander Bank N.A. krah-heffner@grossmcginley.com, jkacsur@grossmcginley.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter E. Meltzer	on behalf of Creditor OneMain Financial bankruptcy@wglaw.com ibernatski@wglaw.com
Ronda J. Winnecour	

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cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ccfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8